



MNsure Update

Legislative Oversight Committee

September 10, 2013



Overview

- **Public Awareness and Engagement**
- **Outreach and Assisters**
- **Federal Grant Application**

Public Awareness and Engagement

Market Research

Key Informant Interviews

Statewide: uninsured, individual market, public programs, small employers, urban/rural, populations of color

Multiple Stakeholders

- Consumer advocacy
 - Health plans
 - Small business
- Brokers / Agents
- Industry experts
- Multicultural / Tribal reps

Qualitative Focus Groups

Statewide: uninsured, individual market, public programs, small employers, urban/rural, populations of color

18 groups

99 participants

6 cities

- Bemidji
- Duluth
- Marshall
- Rochester
- St. Cloud
- Twin Cities

Quantitative Surveys

Statewide: uninsured, individual market, public programs, small employers, urban/rural, populations of color

797 Consumer

250 Small Employer

Key Findings

Top Things to Know

- People don't like today's experience
 - Individuals: frustrated by multiple information sources and “selling to them”, want a one stop shop
 - Small Employers: frustrated by process and the “unpredictable” – brokers are key
 - Public Program Enrollees: don't want to be treated differently – there is a strong feeling of stigma
- Seeking insurance is a journey
- The Norm Affect
- People want more than medical payments
- People like competition and fit
- Key values: choice, value, peace of mind

Public Awareness Campaign Objectives

1. **Awareness & education** amongst all Minnesotans
2. **Activation – compel and propel** individuals and small business owners to MNsure to shop, compare and ultimately, obtain health insurance



Three Distinct Audiences



- General Population/Consumer
1. Young, Healthy & Confident
 2. Healthy but Concerned
 3. Sick & Seeking Help



- Populations with Disparities
1. American Indian
 2. Hispanic
 3. African American
 4. Hmong
 5. Somali



Small Business Owners &
Insurance Brokers



Public Awareness Campaign

- Use multiple touch points to surround our target and to deliver our message
 - Mass media (TV, radio, digital, print, out of home, etc.)
 - Social media (facebook, twitter, LinkedIn, YouTube)
 - Hard copy materials
 - On the ground coordination
- Overall 2013 Budget
 - \$3.5 million mass media
 - \$2.0 million print materials
 - \$1.5 million production of mass media, social media, and hard copy materials
 - \$1.0 million contracts
 - \$0.6 regional liaisons

TV

Rationale: Utilize TV as a mass reach vehicle to gain awareness of MNsure brand and services

Timing: Starting September

Strategy:

Launch: Utilize a high reach daypart mix during the weeks leading up and the initial weeks of the enrollment timeframe to maximize impact

- 20% Early News, 20% Prime Access, 35% Prime and 25% Late News

Sustaining: Utilize an efficient daypart mix to extend calendar coverage while achieving effective communication levels

- 20% Early Morning, 20% Day, 20% Early Fringe and 40% Late News

Budget: \$1.1 million

Radio

Rationale: Utilize Radio as a frequency builder as a reminder of the MNsure brand and services

Timing: Starting September

Day parts: AM Drive: 25%, Midday: 20%, PM Drive: 25%, Weekend: 30%

Unit Mix: 100% :60 second spots

Budget: \$500,000

Community Radio

- Utilize community radio to reach underrepresented communities all around the state
 - Unit length :15, :20, :30 (depending on station)
 - Translation fees included in media cost

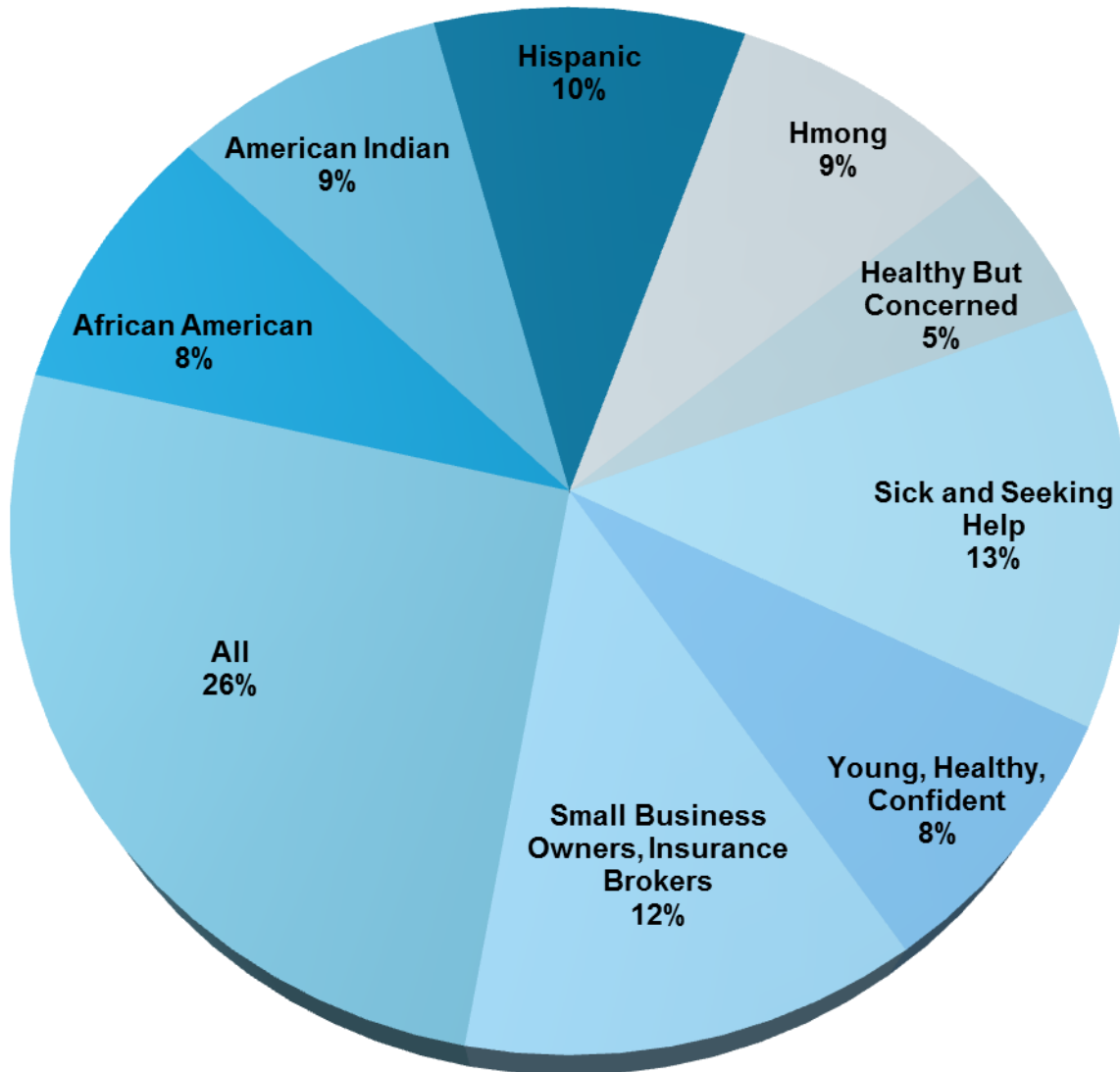


Digital

- **Audience:** Target people who are actively searching for information about the changes to their healthcare coverage on search engines
- **Messaging:** Leverage “About MNsure” messaging to compel audience to click into the website for further information about sign up
- **Modeling Strategy:** Utilize a performance-oriented model that will edit keywords and increase/decrease bids based on query volume and clicks
- **Budget:** \$800,000



Digital Audience Impression Allocation



All Audiences:

- Impressions: 17,199,755

Young, Healthy, Confident

- Impressions: 5,469,600

Healthy, But Concerned:

- Impressions: 3,400,000

Sick, Seeking Help:

- Impressions: 8,680,000

Hispanic:

- Impressions: 6,450,000

Hmong:

- Impressions: 5,700,000

African American:

- Impressions: 5,700,000

American Indian:

- Impressions: 5,700,000

Small Business Owners/Insurance Owners:

- Impressions: 8,194,300

Total Impressions: 66,493,655

Newspaper

Rationale: Use large-format newspaper insertions to generate high reach, impact and immediacy for the MNsure message

Insertions: Details: full and ½ page

Budget: \$400,000

ST. CLOUD
Times

StarTribune

Post-Bulletin
If it matters to you, it matters to us

Duluth News Tribune

INSIGHT NEWS

Mshale
THE AFRICAN COMMUNITY NEWSPAPER

WEST CENTRAL
TRIBUNE

CITY PAGES

BRAINERD DISPATCH

Fergus Falls Journal

The African News Journal

INDEPENDENT
Southwestern Minnesota's Daily Newspaper

**CROOKSTON
DAILY TIMES**

**HIBBING
DAILY
TRIBUNE**

WINONA
**Daily
News**

Sentinel

CONTOONNA
**Peoples
Press**

Asian American Press
"BUILDING COMMUNITY WITHIN DIVERSITY" "ASIAN AMERICAN PRESS"

Daily Globe

The Circle
Native American News and Arts

The Bemidji
Pioneer

PIONEER PRESS
YOUR LOCAL SOURCE

**MESABI
DAILY
NEWS**

The Journal
New Ulm, Minn.

Albert Lea
Tribune

MINNEAPOLIS ST. PAUL
BUSINESS JOURNAL

HMONG TIMES
"The Newspaper of the Hmong Community"

Faribault Daily News

Austin Daily Herald

The Forum
"The Newspaper of the Iron Range"

The Free Press
Know It All.

**NEWS Latino
Midwest**

Print: Magazines

Rationale: Use Magazine insertions to deliver the MNsure message to local business leaders and Insurance Brokers in a contextually-relevant environment

Timing: Starting October 2013

Size: 1Pg and 4Pg Cover wrap

Target Audience: General Market
Small Business Owners
Insurance Brokers

Budget: \$300,000

Out-Of-Home

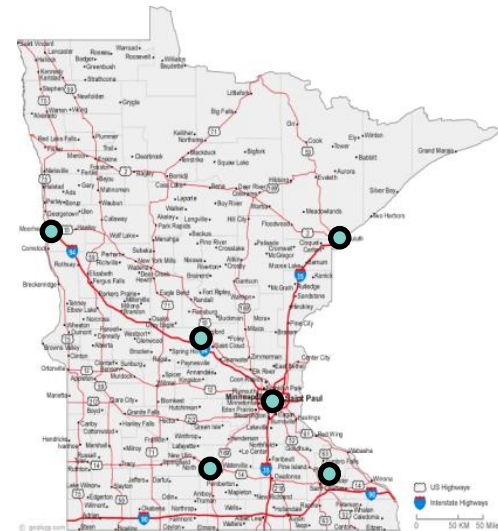
Rationale: Utilize a combination of different OOH tactics to gain mass awareness of MNsure brand and to cover all target constituents

Timing: Starting August

Timing: Billboards, transit ads, skyways, fitness centers, etc

Markets: Minneapolis/St. Paul
Rochester
Duluth
St. Cloud
Mankato
Moorhead

Budget: \$400,000



Outreach and Assisters

Four Types of One On One Assistance

Navigator

- MNCAA program for 2014 and not federally funded
- Can be Navigators and In-Person Assisters in 2014

In-Person Assister

- Federally Funded for 2014
- Can be Navigators and In-Person Assisters in 2014
- Transitions to state/MNsure funded singular Navigator program in 2015

Certified Application Counselor

- Not funded by MNsure or insurers, but can provide assistance
- Examples: health care providers, HR departments, libraries, etc.

Insurance Producer

- Functions similar to today

Eligible Entities

- Consumer Assistance Partners (Navigators, In-Person Assisters, and Certified Application Counselors) can be:
 - Community organizations and non-profits
 - Associations
 - Farming organizations
 - Religious organizations
 - Chambers of commerce
 - Insurance producers (without conflicts)
 - Tribal organizations
 - Human service organizations (including counties)
 - Other organizations and for-profits (company HR depts, libraries, health care providers, tax preparers, etc.)

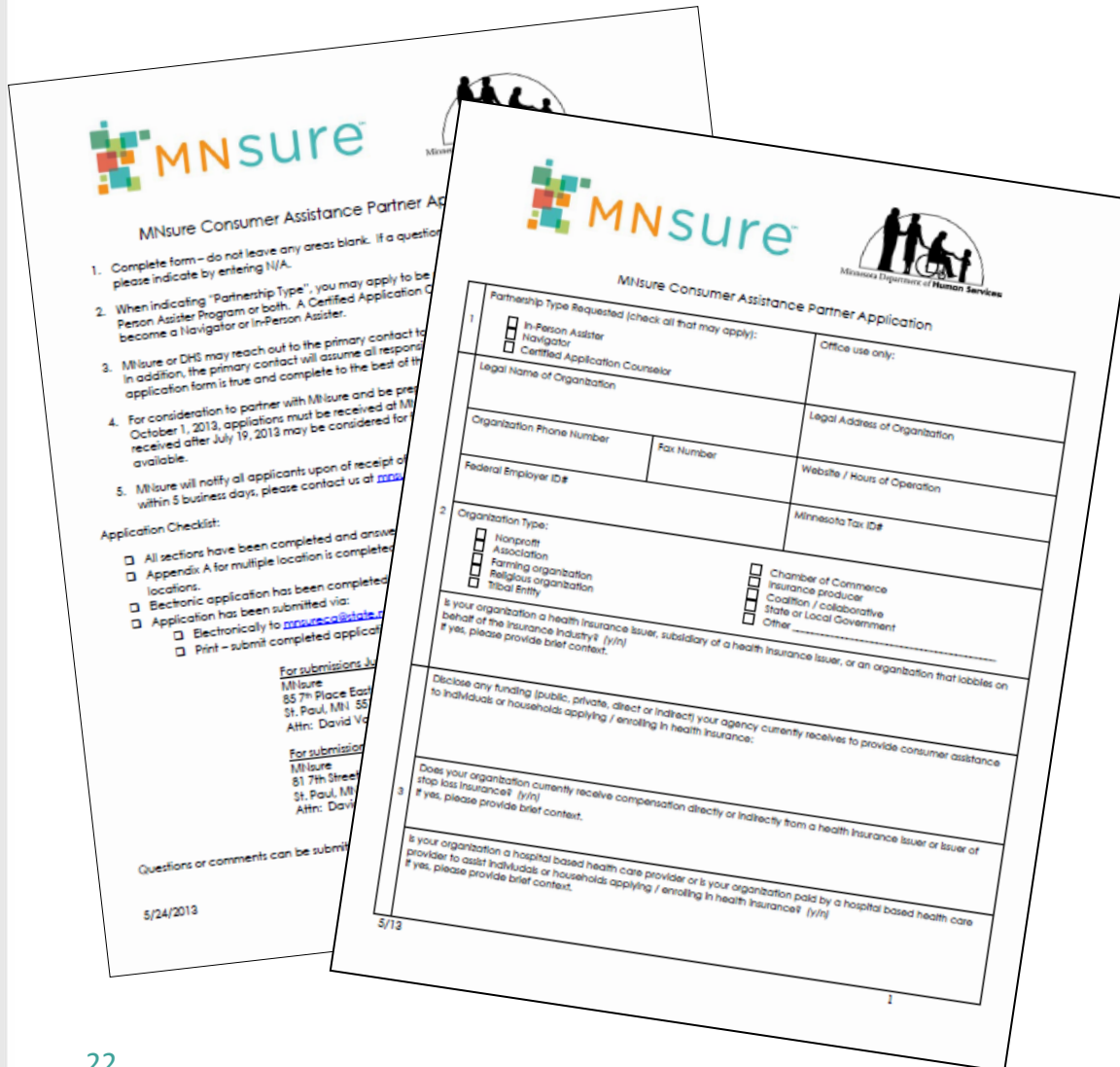
Eligible Entities

- Consumer Assistance Partners may not:
 - Be a health insurer
 - Association that includes members of or lobbies on behalf of insurance industry
 - Receive compensation directly or indirectly from health insurer
- Consumer Assistance Partners must:
 - Carry out responsibilities specified in state and federal law and by MNsure (See MN Rule 7700 and MNsure/Commerce Dept Bulletin 2013-1)
 - Provide fair and impartial information
 - Demonstrate connections to or ability to establish connections to populations served
 - Complete training program and certification agreement
 - Comply with privacy and security requirements

2014 Funding

Assister Funding			
Navigator	In-Person Assister	Certified Application Counselor	Insurance Producer
MNCAA program	\$4 million infrastructure grants	Not paid by insurer, MNsure, or state	Paid by health insurers
\$25 per Medicaid enrollment	\$70 per QHP enrollment (\$7 million)		
Can also be In-Person Assister	\$70 per MNCare enrollment (\$4 million)		
	Can also be Navigator		
	Counties can receive QHP enrollment payments		
	\$1.6 million federal allocation for FQHCs		

Assister Applications/Letters of Intent



Applications – over 300

- Navigators
- In-Person Assisters
- Certified Application Counselors

Letters of Intent – over 1800

- Insurance Producers

Infrastructure and Outreach Grants

Key Information

- Available funds: Up to \$4 million in round 1, RFP allows another round if available funds
- Award size: From \$2,000 - \$200,000; up to \$500,000 for coalitions
- Eligible organizations: Same as those eligible to be consumer assistance partners
- Do not need to receive grant to be a consumer assistance partner
- Contract time period: Sept 2013 - Sept 2014

Infrastructure and Outreach Grants

- Review Criteria:
 - Ability to meet service requirements
 - Description of engagement approach and use of funds
 - Populations and geographic areas proposed to be served
 - Experience in serving populations proposed to be served, including collaborative efforts
- 3 Stage Process:
 - Evaluation for completeness and eligibility - Complete
 - Evaluation of proposal (merit of approach and balance of grantees by populations served and geography) - Complete
 - Financial review and contracting (use of funds, financial management practices, background checks, conflict of interest, and compliance with MNsure and federal grant requirements) - In Process

Infrastructure and Outreach Grants

- Summary statistics on potential grantees:
 - Geographic distribution:
 - Twin Cities Metro focus: 10 (33%)
 - Greater MN areas of focus: 7 (23%)
 - Statewide focus: 6 (20%)
 - Twin Cities Metro and Greater MN areas of focus: 7 (23%)
 - Specific plan to assist populations of color and new immigrants: 16 (53%)
 - Hispanic: 6 (20%)
 - African American: 6 (20%)
 - American Indian: 5 (17%)
 - Asian: 4 (13%)
 - New Immigrants: 4 (13%)

Federal Grant Application

Federal Exchange Grant Application

- New grant application is for \$55 million total (including Medicaid/MinnesotaCare cost allocation)
 - Level 2 federal grant request - \$45.1 million
 - Cost allocation to Medicaid/MinnesotaCare (state and federal share) - \$9.9 million
- Grant application was due August 15, expected award date of October 1
- Level 2 grant will cover 2014 operational costs for Minnesota's State Based Exchange

Level 2 Grant Application

MNsure is requesting grant funds for 2014 operations, including:

- **Legal Authority and Governance:** Board compensation, board meetings, staff support for Board of Directors and Board Advisory Committees
- **Consumer and Stakeholder Engagement and Support:** Staff, call center, communications, marketing, outreach, one on one assistance
- **Eligibility and Enrollment:** Staff, eligibility processing, business operations, appeals
- **Plan Management:** Staff, future quality rating and enrollee satisfaction survey systems and business operations

Level 2 Grant Application

- **Risk Adjustment and Reinsurance:** Evaluation of alternative risk adjustment model (MDH). Includes staff and IT
- **SHOP:** Staff and business operations
- **Organization and HR:** Staff and business operations
- **Finance and Accounting:** Staff, business operations, premium billing, independent audit and collection services
- **Technology:** Staff, consultant contracts, hardware, software, contract costs for annual maintenance for the MNsure modules and supporting software, security training, system enhancements and on-site support
- **Privacy and Security:** Staff
- **Oversight, Monitoring and Reporting:** Staff, audit operations, Commerce hotline, fraud prevention, Office of Administrative Hearings

Level 2 Grant Overview - Compensation

- Salary and Fringe – \$15.7 million
 - MNsure Central Office – 66 FTE
 - MNsure Call Center – 33 FTE
 - MN.IT staff – 39 FTE
 - Department of Commerce – 9.5 FTE
 - Department of Health – 17.6 FTE
- Board - \$180,000

Level 2 Grant Overview – General Admin Costs

- Total – \$1.5 million
 - Rent (Central Office, Call Center, Temporary Vender Space)
 - General MN.IT Support (e-mail, WAN, Commerce and Health Desktop Support)
 - Supplies
 - \$1500 per FTE
 - \$250 per consultant
 - Enterprise Annual Microsoft License Agreements
 - Other software licenses
 - Staff Development
 - \$375 per FTE
 - Miscellaneous (printers, conference lines, long distance, PO Box, indirect costs)

Level 2 Grant Overview - Travel

- Total - \$120,000
- In-State
 - SHOP, Eligibility and Enrollment and Navigator/Assistor/Broker Program travel
 - Outreach Liaison Travel
 - Communication and Marketing
- Out-State Travel
 - MNsure, Health and Commerce
 - Required federal grantee meetings
 - Program area meetings

Level 2 Grant Overview – Information Technology

- Total - \$13.7 million
 - Contracts - \$7.1 million
 - System Enhancements
 - First Year On Site System Support
 - Training
 - After Hours Support Services
 - Deed Data Sharing Agreement
 - MN.IT Support - \$1.2 million
 - Storage
 - Backup
 - Virtual Instances
 - SAN
 - MNsure System Licenses Maintenance Agreements - \$1.6 million
 - IBM, Connecture, EngagePoint COTS products
 - Other IT Maintenance and Support Agreements - \$3.8 million
 - Other hardware and software

Level 2 Grant Overview – Marketing and Communications

- Total - \$3.1 million
 - Market Research
 - Advertising
 - Design and Development
 - Placement
 - Collateral Materials
 - Outreach Events
 - Communication Tools

Level 2 Grant Overview – Customer Service

- Total - \$18.3 million
 - Contact Center Infrastructure - \$800,000
 - IVR
 - Operating Licenses
 - Language Line
 - In-bound Toll Free
 - Out-bound Long Distance
 - Overflow
 - Premium Processing - \$1.0 million
 - Appeals - \$2.5 million
 - Translation - \$300,000
 - Infrastructure and Outreach Grants - \$4.0 million
 - In-Person Assisters - \$5.2 million
 - Notices - \$700,000
 - Eligibility Processing - \$3.8 million

Level 2 Grant Overview – Other Contracts

- Total - \$1.6 million
 - Staff Augmentation - \$850,000
 - Appeals Management System Design and Development - \$250,000
 - Independent Audit - \$50,000
 - Quality Rating and Enrollee Satisfaction System - \$250,000
 - Navigator/Agent/Broker Program Evaluation - \$200,000

Level 2 Grant Overview – Risk Adjustment

- Minnesota Department of Health
 - Risk Adjustment Analysis- \$690,000
 - Hardware (disk space and back-ups)
 - Software Licenses and System Security Audit
 - Contracts
 - Data Audit for Quality
 - Develop Data Definitions
 - Evaluating Alternative Risk Models

Questions?
